

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last Revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: Robbin Lynn Tracy

Case No.: 19-28377Judge: SLM

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 09/06/2022

☐ Motions Included ☐ Modified/ No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/DGSInitial Debtor: /s/RT

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$700.00 per month to the Chapter 13 Trustee, starting on October 1, 2019 for approximately 35 months. Then, \$885.00 per month to the Chapter 13 Trustee starting on September 1, 2022 for approximately 25 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection** ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,250.00. Unless a different amount is ordered by this court. The amount to be paid will then be governed by Order of this Court.
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

**Part 4: Secured Claims** ☒ **NONE**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (in Plan)	Regular Monthly Payment (Outside Plan)
MidFirst Bank	Debtor's Residence	Pre-Petition arrearage of \$6,627.37 has been paid in full.  Post-Petition arrearage of \$5,994.54 is being paid per Court Order plus secured creditor's attorney's fees and costs of \$538.00.	0	Already Paid: \$6,627.37  Post-Petition Payment: \$6,532.54	\$2,419.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** **NONE** ☐

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Santander Consumer, USA, Inc.	2014 Dodge Avenger	\$1,189.99	0	\$1,189.99	\$598.98
Capital One Auto Finance	2019 Jeep Cherokee	\$755.84	0	\$755.84	\$725.84

**c. Secured claims excluded from 11 U.S.C. 506:** ☐ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
One Main	2005 Honda	\$12,724.00	\$3,575.00	0	\$3,575.00	6%	\$4,000.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims ☒ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed pro rata  
☒ Not less than 100 percent  
☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ■ NONE**

**NOTE:** All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
One Main	2005 Honda	\$12,724.00	\$3,575.00	\$3,575.00	\$9,149.00

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon confirmation

☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- |  |                                |
|--|--------------------------------|
| 1) Ch. 13 Standing Trustee commissions | 5) Secured Claims              |
| 2) DSO Obligations                     | 6) Priority Claims             |
| 3) Attorney Fees                       | 7) General Unsecured Creditors |
| 4) Lease Arrearages                    |                                |

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/16/2019.

Explain below **why** the plan is being modified:

Some post-petition mortgage payments were missed.

Explain below **how** the plan is being modified:

Post-Petition Mortgage Arrears are being incorporated into the Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(S) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions include Part 10.

I certify under penalty of perjury that the above is true.

Date: 09/06/2022 /s/Robbin Lynn Tracy  
Robbin Lynn Tracy, Debtor

Date: 09/06/2022 /s/Dean G. Sutton  
Attorney for the Debtor

In re:  
Robbin Lynn Tracy  
Debtor

Case No. 19-28377-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 09, 2022

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2022:

Recip ID	Recipient Name and Address
db	+ Robbin Lynn Tracy, 6 Foley Drive, Newton, NJ 07860-6747
cr	+ Home Point Financial Corporation, D Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518481211	+ 1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
518481220	Crunch Fitness Stanhope, 110 NJ -183, Stanhope, NJ 07874
518512286	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518481223	+ Jason Titsworth, 6 Foley Drive, Newton, NJ 07860-6747

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2022 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 09 2022 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 09 2022 20:29:13	Capital One Auto Finance, Attn AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 09 2022 20:29:30	Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021
518481212	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 09 2022 20:25:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518574153	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 09 2022 20:26:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518481213	^ MEBN	Sep 09 2022 20:21:32	Capital Bank,n.a., 1 Church St Ste 100, Rockville, MD 20850-4190
518481214	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Sep 09 2022 20:29:21	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
518494201	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 09 2022 20:29:28	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518518701	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 09 2022 20:29:13	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518552964	+ Email/PDF: ebn_ais@aisinfo.com	Sep 09 2022 20:29:29	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518481215	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 09 2022 20:29:12	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Sep 09, 2022

Form ID: pdf901

Total Noticed: 43

518481216	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 09 2022 20:27:00	Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
518481218	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 09 2022 20:26:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
518481219	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 09 2022 20:29:12	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
518481226	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 09 2022 20:29:23	Macys/dsnb, Po Box 8218, Mason, OH 45040
518481217	Email/Text: BNSFN@capitalsvcs.com	Sep 09 2022 20:25:00	Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104
518481221	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 09 2022 20:29:13	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518481222	Email/Text: bankruptcy@homepointfinancial.com	Sep 09 2022 20:25:00	Home Point Financial C, 11511 Luna Road, Suite 200, Farmers Branch, Texas 75234
518603422	Email/Text: bankruptcy@homepointfinancial.com	Sep 09 2022 20:25:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
518481224	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 09 2022 20:25:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
518602324	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2022 20:29:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518481225	+ Email/Text: Documentfiling@lciinc.com	Sep 09 2022 20:25:00	Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2802
518563594	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2022 20:29:31	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518481227	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2022 20:29:12	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
519239365	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Sep 09 2022 20:29:25	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519239364	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Sep 09 2022 20:29:11	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518504764	+ Email/PDF: cbp@onemainfinancial.com	Sep 09 2022 20:29:10	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
518481228	+ Email/PDF: cbp@onemainfinancial.com	Sep 09 2022 20:29:25	Onemain, Po Box 1010, Evansville, IN 47706-1010
518483421	+ Email/PDF: rmscedi@recoverycorp.com	Sep 09 2022 20:29:21	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518573995	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 09 2022 20:26:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518710534	Email/Text: bnc-quantum@quantum3group.com	Sep 09 2022 20:26:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518589678	Email/Text: bnc-quantum@quantum3group.com	Sep 09 2022 20:26:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
518710535	+ Email/Text: bnc-quantum@quantum3group.com	Sep 09 2022 20:26:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
518579861	Email/Text: bnc-quantum@quantum3group.com	Sep 09 2022 20:26:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Sep 09, 2022

Form ID: pdf901

Total Noticed: 43

518511923	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 09 2022 20:26:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
518481229	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 09 2022 20:26:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Dean G. Sutton	on behalf of Debtor Robbin Lynn Tracy dean@deansuttonlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6